

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF OKLAHOMA**

In re )  
 )  
Catrece Denee Foster ) Case No. 14-11219  
Debtor. ) Chapter 13  
 )

**MOTION TO RETAIN TAX REFUND AND  
NOTICE OF OPPORTUNITY FOR HEARING**

COMES NOW Debtor, Catrece Denee Foster, by and through her attorney of record, Tearsa Storms Olson, and moves this honorable court for an order allowing Debtor to retain her 2014 state and federal tax refunds and in support of her motion, Debtor would state as follows:

1. Catrece Denee Foster, Debtor herein, lost her employment on January 9, 2015 and received her last paystub on January 23, 2015.
2. Debtor did not retain new employment until on or around February 12, 2015.
3. Debtor suffered a loss of income for approximately one month.
4. In addition to her temporary loss of income, Debtor experienced unexpected car trouble that resulted in \$880.59 in repair services.
5. Finally, in order to cure a small escrow deficiency on her mortgage to satisfy Trustee's Objection to Claim Number 12, filed herein on August 12, 2014, Debtor had to make a payment to Bank of America for \$570.19 from her federal earned income credit.
6. Moreover, debtor has needed to pay for basic living expenses such as groceries and gas.
7. Debtor is received a federal tax refund in the amount of \$4,775.00 of which \$2,491.00 is attributable to earned income credit. Debtor received a state refund in the amount of \$556.00.

WHEREFORE, for the reasons stated above, Debtor respectfully requests that this Court enter an order allowing her to retain her federal and state income tax refunds for 2014.

**NOTICE OF OPPORTUNITY FOR HEARING**

**Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document.** If you do not want the Court to grant the requested relief, or you wish to have your views considered, you must file a written response or objection to the requested relief with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102 no later than twenty-one (21) days from the date of filing of this request for relief. You should also serve a file stamped copy of your response or objection to the undersigned movant/movant's attorney [and others who are required to be served] and file a certificate of service with the Court. If no response or objection is timely filed, the Court may grant the requested relief without a hearing or further notice.

**The 21 day period includes the three (3) days allowed for mailing provided in Bankruptcy Rule 9006(f).**

Respectfully submitted,  
/s Tearsa Storms Olson  
Tearsa Storms Olson OBA#30264  
2400 NW 23<sup>rd</sup> St., Suite 102  
Oklahoma City, OK 73107  
Telephone: (405) 582-0012  
Fax: (405) 212-4872  
Email: [tearsastorms@gmail.com](mailto:tearsastorms@gmail.com)  
Attorney for Debtor